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TABLE 24. Distribution of *Ejidos* by Size of Plot, 1944.

Barrio	Hectares						
	0-1		1-2		2-3		Total
	No. of *Ejido* Plots	Percentage of *Ejido* Plots	No. of *Ejido* Plots	Percentage of *Ejido* Plots	No. of *Ejido* Plots	Percentage of *Ejido* Plots	
San Miguel	17	27.87	37	60.66	7	11.47	61
La Santísima	6	15.38	33	84.62			39
Santo Domingo	37	39.21	60	58.82	2	1.97	99
Santa Cruz (large)	10	41.67	12	50.00	2*	8.33	24
Los Reyes	5	45.45	6	54.55			11
San Sebastián	9	60.00	6	40.00			15
San Pedro	3	37.50	5	62.50			8
Santa Cruz (small)	3	30.00	7	70.00			10
Tepoztlán	90	33.70	166	62.17	11	4.49	267

TABLE 25. Distribution of Privately Owned Lands and *Ejido* Parcels by Families, 1944.

Barrio	Total No. of Families	No. of Families Who Own Private Land	No. of Families Who Hold *Ejidos*	No. of Families Who Own Private Land and Hold *Ejidos*	No. of Families Who Have Neither Private nor *Ejido* Land
San Miguel	214	59	37	24	94
La Santísima	185	46	23	16	100
Santo Domingo	223	24	62	37	100
Santa Cruz (large)	82	29	9	15	29
Los Reyes	49	23	4	7	15
San Sebastián	42	9	13	2	18
Santa Cruz (small)	36	9	9	1	17
San Pedro	22	3	1	7	11
Tepoztlán	853	202	158	109	384

RENTAL OF LAND

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Land is rented both on a cash and corn basis, depending upon the owner's choice. Rental agreements may be made on a verbal or a written basis. In 1947, a twelve-*cuartillo* plot of fair land rented for about 50 centavos a *cuartillo*, the value in corn would be about 150 to 200 pesos. Widows, who regularly rent out their land, generally ask for payment in corn. Despite the land shortage in Tepoztlán, more land is sometimes available for rent than there are people to rent it. This is primarily due to the lack of capital. Many families own no oxen, and very few can afford to pay for the rental of oxen in addition to the rental of land. And there is always the risk of a poor crop. In cases of crop failure, renters are supposed to make good, but many simply break their contracts. This leads to quarrels but rarely to legal action.

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[578]

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452 Tepoztecans withdrew the petition because they feared that it would be necessary for the *ejido* authorities to investigate the belongings of each of the families for whom the credit was designed.

426 There are a few money lenders in the village who make loans at an interest rate of ten and twelve per cent a month. The money lenders are extremely cautious about making loans and are careful in choosing a good risk. The leading money lender in the village, a wealthy peasant, explained that he generally requires the borrower to come back about three times on the pretext that there is a shortage of funds. He assumes that any Tepoztecan who will put himself in the humiliating position of asking for a loan three times must have real need and appears to be a [675] good risk. Money loans are made by oral or written agreement, but in most cases some property is necessary as security. The practice of pawning property as security for a loan is common. Usually land, oxen, or *ciruela* trees are pawned, but smaller items such as an iron, or even a woman's *rebozo*, may be pawned for small loans from neighbors. During our stay in the village, neighbors often came with small items of property which they offered before asking for a loan.

426 When a man cannot repay a loan, although he may be bound by a written agree-
675 ment which is filed in the municipio, it is rare that the creditor takes legal action. In fact, not a single case could be remembered. Instead, the borrower must re-
691 linquish his pawned property, or get another loan from a second party to repay the first one. All such transactions are viewed essentially as affairs between two individuals or families in which the coercive action of the law is rarely sought.

426 Borrowing money is generally limited to emergency situations when money is needed for food, doctors, medicines, or clothing. Borrowing may also occur to pay for a wedding feast or a funeral. But there is little borrowing for investment in capital goods or for starting a business. Loans are generally for small sums of 100 or 200 pesos. Larger loans are almost prohibitive because of the high rate of interest. While borrowing is not infrequent, it is viewed as an act of desperation rather than as a matter of everyday business. The idea of borrowing money from the bank in Cuernavaca is entirely foreign to the thinking of most Tepoztecans.